



2026 is Looking Bright! We're Here to Help You Thrive!

It's a new year, and one of the most common resolutions is simple: **SAVE MORE**. We're excited to kick off the year by sharing a few ways we can help make this the year your money works harder for you. Let's make this year a little lighter on your wallet and a lot easier on your finances.

2026 - Winter Inside This Edition:

- Love Your Car More
- The Card Created to Save
 - Bill Buster
- We Love it When Friends and Family Save!
 - Free ATM Access?
 - Volunteer to Serve
- Zelle is Almost Here!

Dear Members,

As I reflect on another successful year in 2025, I am deeply grateful for the support of our amazing members. This success was truly a shared effort. From our members and employees to the dedicated volunteers who serve on our Board of Directors and Supervisory Committee, every contribution mattered.

I strongly believe in the financial cooperative movement and recognize that our Credit Union, founded in 1939 with humble beginnings by LAUSD employees, would not exist without this collective commitment.

As a 35-year member and your President/CEO, I have never forgotten who I work for: you, the membership of Schools FCU. Every day, I receive feedback from our staff regarding your needs and concerns, and that is where my focus remains. At the end of the day, we are all consumers, and it comes down to one thing—the member experience. My responsibility is to ensure that your experience with every facet of your Credit Union is a great one.

I look forward to another year of shared success and will always be a strong advocate for our membership.

Sincerely,

Carlos Garrido, President/CEO

Love Your Car More

One of the biggest monthly expenses for many of us is a car loan. It's what gets us from point A to point B, so it shouldn't cost more than it has to. That's why we offer our Meet or Beat auto loan program. If you're currently paying on an auto loan or thinking about buying a new vehicle, we want to be your go-to. Our goal is to help you pay as little as possible, so you can put those savings toward things that matter more, or are simply more fun.

- Reduce your current rate by up to 2%!!! ⁽¹⁾
- Keep your current loan terms, for as long as 84 months ⁽²⁾
- No payment for 90-days! ⁽³⁾
- Option to be Summer Free of payments! ^{(3) (4)}
- Discounts on GAP, MBP, and Debt Protection ⁽⁵⁾

¹ As of January 12, 2026, the Floor Rate, which is the lowest rate available when refinancing an auto loan currently held outside of Schools Federal Credit Union, is 4.69% APR. This rate may change at any time without notice. ² Your current loan term may be matched, up to a maximum of 84 months. To qualify for the extended 84-month term, the vehicle must be a 2021 model year or newer with fewer than 50,000 miles. ³ Interest will continue to accrue during any payment deferral period, which may result in an extension of your loan term. ⁴ The Summer Free Loan program is available to active school employees and allows eligible borrowers to defer payments either in June and July or July and August. ⁵ Participation in any ancillary services is not considered when reviewing an application for approval.



The Card Created to Save!

Another smart way to simplify your finances is with our Platinum Visa Credit Card. It offers one of the lowest rates around and no balance transfer fees. While many card issuers charge fees and still claim they are helping you save, we take a different approach. When we say our goal is to help you save, we mean it.

Our card also keeps things simple. Unlike most cards that change your rate based on market conditions, our Platinum Visa has a non variable rate, as low as 8.50% APR. No surprises. No confusion. Compare it to other cards and you will see that our Platinum Visa delivers both simplicity and real savings.

Bill Buster

This time of year can also bring a bit of the post-holiday blues, especially if spending got a little out of hand. If that sounds familiar, our Bill Buster Loan may be a great option. It's designed to simplify your payments and help make sure you're not paying more than you need to.

This program is also another great way to access additional funds to pay on other bills, such as a tax bill. In some cases, having a personal loan may provide you with added flexibility.

- Borrow up to \$30,000 ⁽¹⁾
- Loan Terms for as long as 72 months ⁽²⁾
- Option to protect your finance with Debt Protection ⁽³⁾

¹ Maximum unsecured balance cannot exceed \$30,000. ² Term limits apply based on the amount borrowed. ³ Participation in any ancillary services is not considered when reviewing an application for approval.

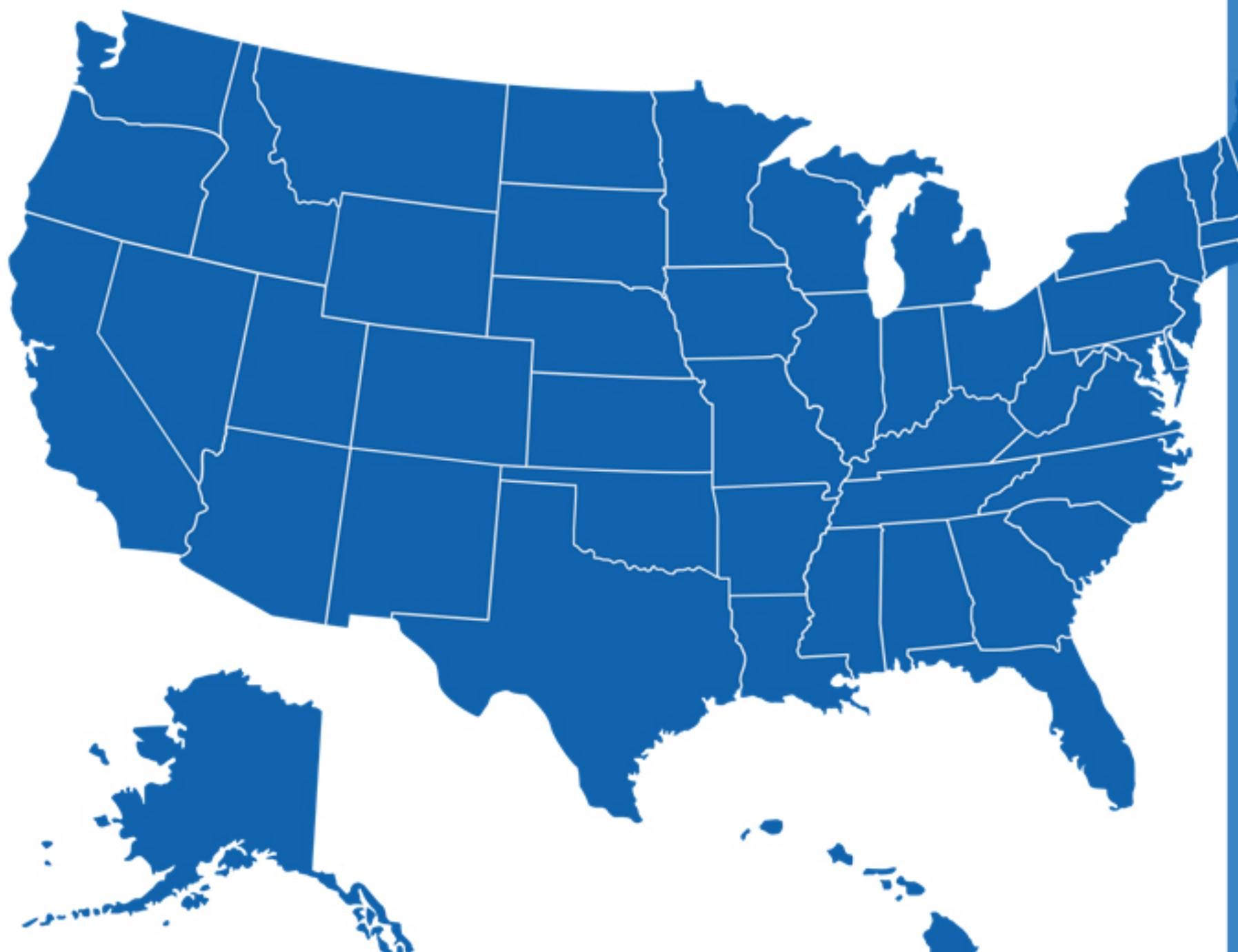




We Love it When Your Friends and Family Save!

Sharing may WIN you \$1,000 in travel!

¹An entry will be recorded when your referred member applies for a loan. Each successful referral that results in a funded auto loan of at least \$10,000 will be entered. ²Drawings will be held on the following dates: Friday, February 6, 2026, for entries received in February 2026; Monday, April 6, 2026, for entries received in March 2026; Monday, May 4, 2026 for entries received in April 2026. Winners will be notified the same day the drawing is done; ³No purchase necessary is limited to 1 entry per month. Mail in entries must be received by the 5th of each following at: 20101 Hamilton Ave, Suite 150, Attn: Marketing, Torrance, CA 90502. Postmarked dates do not apply.



Free ATM Access? It's Everywhere! We're Everywhere!

Did you know you have access to over 85,000 surcharge-free ATMs⁽¹⁾. We know that number sounds huge, because it is. In fact, your ATM access is more than five times greater than the largest bank by assets in the country.⁽²⁾ When you pair that kind of convenience with our robust mobile banking tools and competitive, often lowest available loan

rates, you're covered wherever life takes you. To find the nearest ATM, visit us online. Chances are, you'll find several locations within just a five mile radius.

¹Surcharge-free access is provided through our partnership with the CO-OP and Allpoint ATM networks. ²As of January 8, 2026, Chase, the largest bank in the country by assets, reports having over 15,000 ATMs.

Volunteer to Serve

Your Credit Union is turning 87 this year, and we wouldn't be where we are without you. Because of our collective efforts, we continue to operate in the philosophy we were founded by, which is people helping people. To celebrate our successes we are starting to plan our Annual Meeting (aka, party). We will be sharing more details as they become available, and more information will be available on our website. Be on the lookout!

During the Annual Meeting, we do have to take care of some business. During the business session, we will be announcing who our volunteers are (Board and Supervisory Committee Members). Our volunteers are composed of individuals who represent the membership, in which all have

ties with our field of membership, which consists of current and former employees of school districts, such as LAUSD.

This year, there are two vacant positions to serve on a 3-year term on the Board. The Nominating Committee is accepting applications for consideration. There are two ways to be nominated:

1. The Nominating Committee.
2. By Petition, will need to collect at least 250 signatures from current members in good standing.

Either option will need to complete an application by visiting https://www.schoolsfcu.org/application_volunteer/.



Zelle is Almost Here!

We're excited to share that we've officially completed the implementation of Zelle and are now in the testing phase to ensure a smooth and reliable experience. Once available, you'll be able to access Zelle directly through both Online and Mobile Banking.

This project was driven by your feedback, and

we're excited to bring you a faster and easier way to send and receive money. We expect Zelle to be available in late February 2026.

As a quick sidenote, our current P2P service, PayAnyone, will remain available through the end of March 2026. This gives you plenty of time to transition your existing payees to this new and improved way to send money.



Remembering Margaret

It is with heavy hearts that we share the passing of Margaret Scholl-Fairlie on Sunday, November 23, 2025. Margaret was a true champion of Schools Federal Credit Union and someone whose dedication left a lasting mark on our organization and our community.

Margaret became a member of the Credit Union when she joined the Los Angeles Unified School District in 1969. Over the years, she gave so much of her time, knowledge, and heart to Schools FCU. She served as a volunteer on the Supervisory Committee for 15 years, including five years as Chair, and later continued her service as a Board Member in several leadership roles, including Board Chair. She remained deeply committed to the Credit Union until her retirement from the Board in 2024. Her leadership, integrity, and steady guidance helped shape who we are today.

Her professional career was just as impactful. Margaret served as Chief Financial Officer for the Santa Monica School District and held several roles at LAUSD, working in Store Branch, Budget, and General Accounting. She later spent 11 years as Director of Maintenance and Operations, where she managed a budget of more than \$300 million and supported a workforce of over 5,000 employees. One of her most meaningful contributions came during LAUSD's long-term financial recovery after the Northridge Earthquake, where her expertise and calm leadership made a real difference.

Outside of work, Margaret was deeply loved by her family and treasured by her friends, colleagues, and her bridge and mahjong partners. She cared deeply about people and about fairness, and she lived those values through her support of civil well-being and equality. One cause especially close to her heart was the Human Rights Campaign.

In honoring Margaret's life and legacy, her family invites those who wish to do so to make a donation to the Human Rights Campaign in her name. Donations may be made at <https://give.hrc.org/page/145250/donate/1?locale=en-US>. Under "Notification," please enter Margaret as the recipient and deanschenker@gmail.com as the recipient email address.

Margaret will be remembered for her kindness, her leadership, and her unwavering commitment to service. She will be deeply missed by all who had the privilege of knowing her.



Contact Us

Member Service Center

(866) 459-2345 | info@schoolsfcu.org
Call Center Hours, Monday–Friday from 7 am– 8 pm

www.SchoolsFCU.org

Mailing Address: PO Box 7003,
Compton, CA 90224

Supervisory Committee

SupervisoryCommittee@SchoolsFCU.org or mailing a letter to:
20101 Hamilton Ave # 150, Torrance,
CA 90502

Report a Lost or Stolen Card

(800) 754-4128

Call Center Hours

Monday–Friday from 7 am– 8 pm

Annual Percentage Rates (APR) effective January 1, 2026 and subject to change. Actual rate offered will vary based on several factors, such as credit score, loan term, ability to repay, and loan-to-value ratio on secured loans. All applications are subject to approval.

Schools Federal Credit Union is federally insured by the NCUA | Supplemental coverage by American Share Insurance (ASI), a private agency.